

ISSUE CLASSIFICATION	
Class	Subclass

**BEST AVAILABLE COPY**

**PATENT NUMBER**

## U.S. UTILITY Patent Application

<p>O.I.P.E.</p> <p>SCANNED <u>cmr</u> Q.A. <u>TC</u></p>	<p>PATENT DATE</p>
--	--------------------

APPLICATION NO. 09/671005	CONT/PRIOR	CLASS 705*	SUBCLASS 38	ART UNIT 2165 3624	EXAMINER Weisberg
------------------------------	------------	---------------	----------------	--------------------------	----------------------

## APPLICANTS

Matth. Selmgren  
Christian Wypasek

## ЗНАЧЕНИЕ

Methods and apparatus for utilizing a proportional hazards model to evaluate loan risk

PTO-2040  
12/89

ISSUING CLASSIFICATION												
ORIGINAL				CROSS REFERENCE(S)								
CLASS		SUBCLASS		CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)							
INTERNATIONAL CLASSIFICATION												

☐ Continued on Issue Slip Inside File Jacket

<input type="checkbox"/> <b>TERMINAL DISCLAIMER</b>	<b>DRAWINGS</b>		<b>CLAIMS ALLOWED</b>	
	Sheets Drwg.	Figs. Drwg.	Print Fig.	Total Claims
<input type="checkbox"/> The term of this patent subsequent to _____ (date) has been disclaimed.	_____ (Assistant Examiner) (Date)		<b>NOTICE OF ALLOWANCE MAILED</b>	
<input type="checkbox"/> The term of this patent shall not extend beyond the expiration date of U.S Patent. No. _____ _____ _____	_____ (Primary Examiner) (Date)		<b>ISSUE FEE</b>	
			Amount Due	Date Paid
<input type="checkbox"/> The terminal ____ months of this patent have been disclaimed.	_____ (Legal Instruments Examiner) (Date)		<b>ISSUE BATCH NUMBER</b>	

**WARNING:**

The information disclosed herein may be restricted. Unauthorized disclosure may be prohibited by the United States Code Title 35, Sections 122, 181 and 368. Possession outside the U.S. Patent & Trademark Office is restricted to authorized employees and contractors only.

Form PTO-436A  
(Rev. 6/89)

FILED WITH: ☐ DISK (CRF) ☐ FICHE ☐ CD-ROM  
(Attached in pocket on right inside flap)

(FACE)